

In re:  
Edwin N Delacruz  
Jamie L. DelaCruz  
Debtors

Case No. 19-17758-amc  
Chapter 13

District/off: 0313-2  
Date Rcvd: Feb 19, 2025

User: admin  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 21, 2025:**

Recip ID	Recipient Name and Address
db/jdb	+ Edwin N Delacruz, Jamie L. DelaCruz, 1180 Spring Meadow Drive, Quakertown, PA 18951-5005
14443439	+ Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 2

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address Email/Text:	Date/Time	Recipient Name and Address
smg	megan.harper@phila.gov	Feb 20 2025 02:36:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Feb 20 2025 06:55:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 20 2025 02:36:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14460832	EDI: GMACFS.COM	Feb 20 2025 06:54:00	Ally Bank, PO Box 130424, Roseville, MN 55113-0004
14439008	+ Email/Text: jvalencia@amhfcu.org	Feb 20 2025 02:36:00	American Heritage Federal Credit Union, Attn: Bankruptcy, 2060 Red Lion Road, Philadelphia, PA 19115-1699
14443439	+ EDI: AIS.COM	Feb 20 2025 06:55:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14454995	Email/PDF: bncnotices@becket-lee.com	Feb 20 2025 02:41:30	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14468236	+ Email/Text: tg@purchasedebt.com	Feb 20 2025 02:36:00	Grassy Sprain Group, Inc., 9858 Clint Moore Road Suite C-11 #217, Boca Raton, FL 33496-1034
14439021	+ EDI: IRS.COM	Feb 20 2025 06:54:00	IRS, PO Box 7346, Philadelphia, PA 19101-7346
14466252	EDI: JEFFERSONCAP.COM	Feb 20 2025 06:55:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14444190	Email/PDF: resurgentbknotifications@resurgent.com	Feb 20 2025 02:41:28	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14446346	Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 20 2025 02:41:28	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14462448	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 20 2025 02:36:00	Midland Credit Management, Inc., Po Box 2037, Warren MI 48090-2037
14447827	+ Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Feb 20 2025 02:35:00	Navient Solutions, LLC on behalf of, Ascendium Education Solutions, Inc., PO Box 8961, Madison, WI 53708-8961

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14454284	EDI: PRA.COM	Feb 20 2025 06:54:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
14470370	+ Email/PDF: ebnotices@pnmac.com	Feb 20 2025 02:42:57	PennyMac Loan Services, LLC, P.O. Box 2410, Moorpark, CA 93020-2410
14469129	+ Email/PDF: resurgentbknotifications@resurgent.com	Feb 20 2025 02:42:41	Pinnacle Service Solutions LLC, 4408 Milestrip Rd #247, Blasdell, NY 14219-2553
14462644	EDI: Q3G.COM	Feb 20 2025 06:55:00	Quantum3 Group LLC as agent for, Second Round Sub LLC, PO Box 788, Kirkland, WA 98083-0788
14440324	EDI: Q3G.COM	Feb 20 2025 06:55:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
14469724	+ Email/Text: bncmail@w-legal.com	Feb 20 2025 02:36:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

TOTAL: 20

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 21, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 18, 2025 at the address(es) listed below:

Name	Email Address
ALEXANDER G. TUTTLE	on behalf of Joint Debtor Jamie L. DelaCruz agt@uttlelegal.com 7043@notices.nextchapterbk.com;tuttle.alexanderr102490@notify.bestcase.com
ALEXANDER G. TUTTLE	on behalf of Debtor Edwin N Delacruz agt@uttlelegal.com 7043@notices.nextchapterbk.com;tuttle.alexanderr102490@notify.bestcase.com
DENISE ELIZABETH CARLON	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmllawgroup.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

<b>Information to identify the case:</b>			
Debtor 1	Edwin N Delacruz		
First Name	Middle Name	Last Name	
Debtor 2	Jamie L. DelaCruz		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 19-17758-amc			

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Edwin N Delacruz

Jamie L. DelaCruz

2/18/25

**By the court:** Ashely M. Chan  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**